

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Richard Joseph Koutsky

Debtor(s)

Case No. 17 B 37745

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/21/2017.
- 2) The plan was confirmed on 05/02/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 08/22/2018.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,683.00
Less amount refunded to debtor	\$1,576.00

NET RECEIPTS: **\$6,107.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,503.33
Court Costs	\$0.00
Trustee Expenses & Compensation	\$274.66
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,777.99**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Athletex	Unsecured	3,000.00	NA	NA	0.00	0.00
ATT Midwest	Unsecured	84.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	736.00	1,530.27	1,530.27	0.00	0.00
Capital One	Unsecured	1,364.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	NA	99.31	99.31	0.00	0.00
Capital One Auto Finance	Secured	3,983.00	4,224.31	4,125.00	336.84	71.90
CMRE Financial Services, Inc.	Unsecured	290.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	447.00	2,163.35	2,163.35	0.00	0.00
Dr Tim Morrison OD	Unsecured	83.00	83.30	83.30	0.00	0.00
GE Capital Retail Bank	Unsecured	303.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	420.00	420.03	420.03	0.00	0.00
Jefferson Capital Systems LLC	Secured	15,337.00	13,782.25	13,782.25	1,691.20	229.07
MidAmerica Ortho	Unsecured	820.00	NA	NA	0.00	0.00
Midfirst Bank	Secured	12,885.24	12,885.24	12,885.24	0.00	0.00
Midfirst Bank	Secured	71,575.00	76,041.70	76,041.70	0.00	0.00
Midland Funding, LLC	Unsecured	303.00	NA	NA	0.00	0.00
Mutual Management	Unsecured	57.00	NA	NA	0.00	0.00
Palos Community Hospital	Unsecured	640.00	NA	NA	0.00	0.00
Regional Recovery Serv	Unsecured	72.00	NA	NA	0.00	0.00
Republic Services #721	Unsecured	483.00	NA	NA	0.00	0.00
Senex Services Corp.	Unsecured	211.00	NA	NA	0.00	0.00
Speedy Cash	Unsecured	289.00	NA	NA	0.00	0.00
State Collection Service Inc.	Unsecured	303.00	NA	NA	0.00	0.00
TaxBloom	Unsecured	1,330.00	NA	NA	0.00	0.00
The Affiliated Group	Unsecured	390.00	NA	NA	0.00	0.00
US Department of Housing & Urban Deve	Secured	12,729.00	NA	NA	0.00	0.00
Walmart	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$76,041.70	\$0.00	\$0.00
Mortgage Arrearage	\$12,885.24	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,907.25	\$2,028.04	\$300.97
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$106,834.19	\$2,028.04	\$300.97
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,296.26	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,777.99</u>
Disbursements to Creditors	<u>\$2,329.01</u>
TOTAL DISBURSEMENTS :	<u>\$6,107.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/31/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.